

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re Tiffini L. Isom

Case No. 19-14352

Chapter 13

Debtor(s)

## CHAPTER 13 PLAN

Check one. This Plan is:

☒ Original☐ Amended (Identify First, Second, Third, etc.)☐ Postconfirmation (Date Order Confirming Plan Was Entered: )

Date this Plan was filed: January 8, 2020

## PART 1:

## NOTICES

**TO ALL INTERESTED PARTIES:**

You should review carefully the provisions of this Plan as your rights may be affected. In the event the Court enters an order confirming this Plan, its provisions may be binding upon you. The provisions of this Plan are governed by statutes and rules of procedure, including Title 11 of the United States Code (the "Bankruptcy Code"), the Federal Rules of Bankruptcy Procedure ("Fed. R. Bankr. P."), the Massachusetts Local Bankruptcy Rules ("MLBR"), and, in particular, the Chapter 13 rules set forth in Appendix 1 of MLBR, all of which you should consult.

**TO CREDITORS:**

Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated. Read this Plan carefully and discuss it with your attorney. If you do not have an attorney, you may wish to consult with one. If you oppose this Plan's treatment of your claim or any other provision of this Plan, you or your attorney **must** file with the Court an objection to confirmation on or before the later of (i) thirty (30) days after the date on which the first Meeting of Creditors pursuant to 11 U.S.C. § 341 is held or (ii) thirty (30) days after service of an amended or modified Plan, unless the Court orders otherwise. A copy of your objection must be served on the Debtor(s), the attorney for the Debtor(s), and the Chapter 13 Trustee (the "Trustee"). The Bankruptcy Court may confirm this Plan if no objection to confirmation is filed or if it overrules an objection to confirmation. You have received or will receive a Notice of Chapter 13 Bankruptcy Case from the Bankruptcy Court which sets forth certain deadlines, including the bar date for filing a Proof of Claim. **To receive a distribution, you must file a Proof of Claim.**

**TO DEBTOR(S):**

You (or your attorney) are required to serve a copy of this Plan on all creditors in the manner required under the Bankruptcy Code, the Fed. R. Bankr. P., and MLBR. Unless the Court orders otherwise, you must commence making payments not later than the earlier of (i) thirty (30) days after the date of the filing of this Plan or (ii) thirty (30) days after the order for relief. **You must check a box on each line below to state whether or not this Plan includes one or more of the following provisions. If you check the provision "Not Included," if you check both boxes, or if you do not check a box, any of the following provisions will be void if set forth later in this Plan. Failure to properly complete this section may result in denial of confirmation of this Plan.**

FOR EACH LINE BELOW, DO NOT CHECK BOTH BOXES; DO NOT LEAVE BOTH BOXES BLANK.

1.1	A limit on the amount of a secured claim, set out in Part 3.B.1, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Part 3.B(3).	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**PART 2:****PLAN LENGTH AND PAYMENTS****A. LENGTH OF PLAN:**☐ 36 Months. 11 U.S.C. § 1325(b)(4)(A)(i)☒ 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii)☐ Months pursuant to 11 U.S.C. § 1322(d)(2). The Debtor(s) states the following cause:

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**B. PROPOSED MONTHLY PAYMENTS:**

	Monthly Payment Amount	Number of Months
<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; margin-right: 5px;">+</div> <div style="border: 1px solid black; padding: 2px 5px; margin-right: 5px;">-</div> </div>	\$600.00	60

**C. ADDITIONAL PAYMENTS:**

Check one.

☒ None. If "None" is checked, the rest of Part 2.C need not be completed and may be deleted from this Plan.☐ The Debtor(s) will make additional payment(s) to the Trustee, as specified below. Set forth the amount, source (e.g., lump sums from sales/refinances, tax refunds), and date of each payment.

	Additional Payment Amount	Source	Date of Payment
<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; margin-right: 5px;">+</div> <div style="border: 1px solid black; padding: 2px 5px; margin-right: 5px;">-</div> </div>			

**Total amount of Payments to the Trustee [B+C]:****\$ 36,000.00***This amount must be sufficient to pay the total cost of this Plan in Exhibit 1, Line h.***PART 3:****SECURED CLAIMS**☐ None. If "None" is checked, the rest of Part 3 need not be completed and may be deleted from this Plan.**A. CURE OF DEFAULT AND MAINTENANCE OF PAYMENTS:**

Check one.

☐ None. If "None" is checked, the rest of Part 3.A need not be completed and may be deleted from this Plan.☒ Any Secured Claim(s) in default shall be cured and payments maintained as set forth in 1 and/or 2 below.

Complete 1 and/or 2.

**(1) PREPETITION ARREARS TO BE PAID THROUGH THIS PLAN**

Prepetition arrearage amounts are to be paid through this Plan and disbursed by the Trustee. Unless the Court orders otherwise, the amount(s) of prepetition arrears listed in an allowed Proof of Claim controls over any contrary amount(s) listed below. Unless the Court orders otherwise, if relief from the automatic stay is granted as to any collateral listed in

this paragraph, all payments paid through this Plan as to that collateral will cease upon entry of the order granting relief from stay.

(a) Secured Claim(s) (Principal Residence)

Address of the Principal Residence: 263 Cole Street, Seekonk, MA 02771

The Debtor(s) estimates that the fair market value of the Principal Residence is: \$ 375,000.00

	Name of Creditor	Type of Claim (e.g., mortgage, lien)	Amount of Arrears
+ -	Home Point Financial	mortgage	\$24,000.00

Total of prepetition arrears on Secured Claim(s) (Principal Residence): \$ 24,000.00

(b) Secured Claim(s) (Other)

	Name of Creditor	Type of Claim	Description of Collateral (or address of real property)	Amount of Arrears
+ -	Citizens Bank	auto loan	2016 Honda Accord	

Total prepetition arrears on Secured Claim(s) (Other): \$

**Total prepetition arrears to be paid through this Plan [(a) + (b)]: \$ 24,000.00**

**(2) MAINTENANCE OF CONTRACTUAL INSTALLMENT PAYMENTS (TO BE PAID DIRECTLY TO CREDITORS):**

Contractual installment payments are to be paid directly by the Debtor(s) to the creditor(s). The Debtor(s) will maintain the contractual installment payments as they arise postpetition on the secured claims listed below with any changes required by the applicable contract and noticed in conformity with any applicable rules.

	Name of Creditor	Type of Claim	Description of Collateral
+ -	Citizens Bank	auto loan	2016 Honda Accord
+ -	Home Point Financial	mortgage	263 Cole Street, Seekonk, MA 02771

**B. MODIFICATION OF SECURED CLAIMS:**

Check one.

☐ **None.** If "None" is checked, the rest of Part 3.B need not be completed and may be deleted from this Plan.

☒ **Secured Claim(s) are modified as set forth in 1, 2, and/or 3 below. Complete 1, 2, and/or 3 below.**



**(1) REQUEST FOR VALUATION OF SECURITY, PAYMENT OF FULLY SECURED CLAIMS, AND MODIFICATION OF UNDERSECURED CLAIMS UNDER 11 U.S.C. § 506:**

☒ **None.** If "None" is checked, the rest of Part 3.B.1 need not be completed and may be deleted from this Plan.

*The following Plan provisions of Part 3.B.1 are effective only if the box "Included" in Part 1, Line 1.1 is checked.*

The Debtor(s) requests that the Court determine the value of the lien of the following secured claim(s). For each secured claim listed below, the Debtor(s) states that the amount of the secured claim is as set out in the column headed "Secured Claim Amount." For each listed claim, the allowed amount of the secured claim will be paid in full with interest at the rate stated below, and the creditor will retain its lien to the extent of the value of the lien securing the creditor's allowed secured claim.

Unless the Court orders otherwise, the amount of a modified secured claim held by a nongovernmental creditor, as described in this Plan and treated below, is binding on the creditor and the Debtor(s) upon confirmation of this Plan, even if the creditor has filed a Proof of Claim setting forth a different amount.

Unless the Court orders otherwise, the amount of a secured claim of a governmental unit listed in an allowed Proof of Claim controls over any contrary amount listed below. The amount of a secured claim of a governmental unit may NOT be determined through this Plan.

An allowed claim of a creditor whose claim is secured by a lien on property in which the estate has an interest is a secured claim to the extent of the value of the creditor's interest, and is an unsecured claim to the extent that the value of such creditor's interest is less than the amount of the allowed claim. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim in Part 5 of this Plan. If the secured claim amount is listed below as having NO value, the creditor's allowed claim will be treated in its entirety as an unsecured claim in Part 5 of this Plan.

*In the description of collateral, include the registry of deeds/land court recording information for any real property for which you are modifying a secured claim.*

	Name of Creditor	Description and Value of Collateral	Secured Claim Amount	Amount of Senior Liens	Interest Rate	Total Claim
<input type="checkbox"/> + <input type="checkbox"/> -						

**Total Claim(s) under Part 3.B.1 to be paid through this Plan: \$ 0.00**

**(2) SECURED CLAIMS EXCLUDED FROM 11 U.S.C. § 506:**

☒ **None.** If "None" is checked, the rest of Part 3.B.2 need not be completed and may be deleted from this Plan.

This section includes any claim(s) that was either (i) incurred within 910 days before the petition date and secured by a purchase-money security interest in a motor vehicle acquired for the personal use of the Debtor(s) or (ii) incurred within one year of the petition date and secured by a purchase-money security interest in any other thing of value. Such claim(s) will be paid in full through this Plan with interest at the rate stated below. Unless the Court orders otherwise, the claim amount stated on an allowed Proof of Claim controls over any contrary amount listed below.

*If you are treating the claim in Part 3.B.1 or 3.B.3, you should not include the claim in this section.*

	Name of Creditor	Description of Collateral	Secured Claim Amount	Interest Rate	Total Claim
<input type="checkbox"/> + <input type="checkbox"/> -					

Total Claim(s) under Part 3.B.2 to be paid through this Plan: \$

**(3) LIEN AVOIDANCE UNDER 11 U.S.C. § 522(f):**

☐ **None.** If "None" is checked, the rest of Part 3.B.3 and Exhibits 3 and 4 need not be completed and may be deleted from this Plan.

*The following Plan provisions of Part 3.B.3 are effective only if the box "Included" in Part 1, Line 1.2 is checked.*

The judicial lien(s) and/or nonpossessory, nonpurchase-money security interest(s) securing the claim(s) listed below impairs exemptions to which the Debtor(s) would have been entitled under 11 U.S.C. § 522(b).

Subject to 11 U.S.C. § 349(b), a judicial lien or nonpossessory, nonpurchase-money security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the Order confirming this Plan. The amount of the judicial lien or nonpossessory, nonpurchase-money security interest that is avoided will be treated as a nonpriority unsecured claim in Part 5 if a Proof of Claim has been filed and allowed. The amount, if any, of the judicial lien or nonpossessory, nonpurchase-money security interest that is not avoided will be paid in full as a secured claim under this Plan provided a Proof of Claim is filed and allowed.

*For each judicial lien that the Debtor(s) seeks to avoid, the Debtor(s) shall include the information below. The Debtor(s) also shall complete the chart set forth in Exhibit 3 to this Plan and shall attach to Exhibit 3 a true and accurate copy of the document evidencing such judicial lien as filed or recorded with filing or recording information included. The Debtor(s) shall include the evidentiary basis for the valuation asserted. For each judicial lien that the Debtor(s) seeks to avoid, the Debtor(s) shall provide a proposed form(s) of order as Exhibit 4 conforming to Official Local Form 21A. If the Debtor(s) is avoiding more than one lien, the Debtor(s) shall provide the information in a separate table in Exhibit 3 for each lien, and identify the tables as Exhibit 3.1, 3.2, etc.*

*The claim(s) identified below must also be set forth in Exhibit 3.*

	Name of Creditor	Exhibit Table (e.g., 3.1, 3.2, 3.3)
<input type="checkbox"/> <input type="checkbox"/>	Bristol County Savings Bank	3.1

Total Claim(s) under Part 3.B.3 to be paid through this Plan: \$

**C. SURRENDER OF COLLATERAL:**

Check one.

☒ **None.** If "None" is checked, the rest of Part 3.C need not be completed and may be deleted from this Plan.

☐ The Debtor(s) elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor(s) requests that, upon confirmation of this Plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim(s) resulting from the disposition of the collateral will be treated in Part 5 of this Plan.

	Name of Creditor	Type of Claim	Description of Collateral
<input type="checkbox"/> <input type="checkbox"/>			



**PART 4: PRIORITY CLAIMS**

Check one.

- ☐ **None.** If "None" is checked, the rest of Part 4 need not be completed and may be deleted from this Plan.
- ☒ **The following priority claim(s) will be paid in full without postpetition interest. Unless the Court orders otherwise, the amount of the priority portion of a filed and allowed Proof of Claim controls over any contrary amount listed below.**

**A. DOMESTIC SUPPORT OBLIGATIONS:**

	Name of Creditor	Description of Claim	Amount of Claim
+ -			

**B. OTHER PRIORITY CLAIMS (Except Administrative Expenses):**

	Name of Creditor	Description of Claim	Amount of Claim
+ -	Internal Revenue Service	federal income taxes	\$1,300.00
+ -	Mass. Dept. of Revenue	state income taxes	\$2,800.00

Total Priority Claim(s) (except Administrative Expenses) to be paid through this Plan [A + B]: \$ 4,100.00

**C. ADMINISTRATIVE EXPENSES:****(1) ATTORNEY'S FEES:**

	Name of Attorney	Attorney's Fees
+ -	John S. Simonian	\$3,500.00

If the attorney's fees exceed the amount set forth in MLBR, Appendix 1, Rule 13-7, the Trustee may not pay any amount exceeding that sum until such time as the Court approves a fee application. If no fee application is approved, any plan payments allocated to attorney's fees in excess of MLBR Appendix 1, Rule 13-7 will be disbursed to other creditors up to a 100% dividend.

**(2) OTHER (Describe):**

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Total Administrative Expenses (excluding the Trustee's Commission) to be paid through this Plan [(1) + (2)]: \$ 3,500.00

**(3) TRUSTEE'S COMMISSION:**

The Debtor shall pay the Trustee's commission as calculated in Exhibit 1.

The Chapter 13 Trustee's fee is determined by the United States Attorney General. The calculation of the Plan payment set forth in Exhibit 1, Line (h) utilizes a 10% Trustee's commission. In the event the Trustee's commission is less than 10%, the additional funds collected by the Trustee, after payment of any allowed secured and priority claim(s), and administrative expense(s) as provided for in this Plan, shall be disbursed to nonpriority unsecured creditors up to 100% of the allowed claims.

## PART 5: NONPRIORITY UNSECURED CLAIMS

Check one.

☐ **None.** If "None" is checked, the rest of Part 5 need not be completed and may be deleted from this Plan.

☒ **Any allowed nonpriority unsecured claim(s) other than those set forth in Part 5.F will be paid as stated below.**  
Only a creditor holding an allowed claim is entitled to a distribution.

☒ **Fixed Amount ("Pot Plan"):** each creditor with an allowed claim shall receive a pro rata share of \$ 800.00 ,  
which the Debtor(s) estimates will provide a dividend of 2.69 %.

☐ **Fixed Percentage:** each creditor with an allowed claim shall receive no less than % of its allowed claim.

A. GENERAL UNSECURED CLAIMS: \$ 22,601.00

B. UNSECURED OR UNDERSECURED CLAIMS AFTER MODIFICATION IN PART 3.B OR 3.C:

	Name of Creditor	Description of Claim	Amount of Claim
+ -	Bristol County Savings Bank	judicial lien levied on real estate	\$7,112.45

C. NONDISCHARGEABLE UNSECURED CLAIMS (e.g., student loans):

	Name of Creditor	Description of Claim	Amount of Claim
+ -			

D. CLAIMS ARISING FROM REJECTION OF EXECUTORY CONTRACTS OR LEASES:

	Name of Creditor	Description of Claim	Amount of Claim
+ -			

E. TOTAL TO BE PAID TO NONPRIORITY UNSECURED CREDITORS THROUGH THIS PLAN:

The amount paid to any nonpriority unsecured creditor(s) is not less than that required under the Liquidation Analysis set forth in Exhibit 2.

Total Nonpriority Unsecured Claims [A + B + C + D]: \$ 29,713.45

Enter Fixed Amount (Pot Plan) or multiply total nonpriority unsecured claim(s) by Fixed Percentage and enter that amount: \$ 800.00

F. SEPARATELY CLASSIFIED UNSECURED CLAIMS (e.g., co-borrower):

	Name of Creditor	Description of Claim	Amount of Claim	Treatment of Claim	Basics of Separate Classification
+ -					

Total of separately classified unsecured claim(s) to be paid through this Plan: \$

## PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check one.

- ☒ **None.** If "None" is checked, the rest of Part 6 need not be completed and may be deleted from this Plan.
- ☐ The executory contract(s) and unexpired leases listed are assumed and will be treated as specified below. Any other executory contract(s) and/or unexpired lease(s) is rejected. Postpetition contractual payments will be made directly by the Debtor(s). Arrearage payments will be disbursed by the Trustee.

A. REAL PROPERTY LEASES:

	Name of Creditor	Lease Description	Arrears
+ -			

B. MOTOR VEHICLE LEASES:

	Name of Creditor	Lease Description	Arrears
+ -			

C. OTHER CONTRACTS OR LEASES:

	Name of Creditor	Lease Description	Arrears
+ -			

Total amount of arrears to be paid through this Plan: \$



**PART 7: POSTCONFIRMATION VESTING OF PROPERTY OF THE ESTATE**

If the Debtor(s) receives a discharge, property of the estate will vest in the Debtor(s) upon entry of the discharge. If the Debtor(s) does not receive a discharge, property of the estate will vest upon the earlier of (i) the filing of the Chapter 13 Standing Trustee's Final Report and Account and the closing of the case or (ii) dismissal of the case.

**PART 8: NONSTANDARD PLAN PROVISIONS**

Check one.

- ☒ **None.** If "None" is checked, the rest of Part 8 need not be completed and may be deleted from this Plan.
- ☐ **This Plan includes the following nonstandard provisions.** Under Fed. R. Bankr. P. 3015(c), each nonstandard provision must be set forth below in a separately numbered sentence or paragraph. A nonstandard provision is a provision not otherwise included in Official Local Form 3, or which deviates from Official Local Form 3. Nonstandard provisions set forth elsewhere in this Plan are ineffective. To the extent the provisions in Part 8 are inconsistent with other provisions of this Plan, the provisions of Part 8 shall control if the box "Included" is checked in Part 1, Line 1.3.

The following Plan provisions are effective only if the box "Included" in Part 1, Line 1.3 is checked.

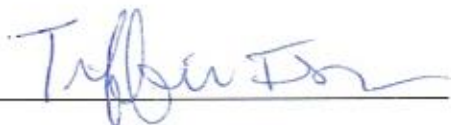
**PART 9: SIGNATURES**

By signing this document, the Debtor(s) acknowledges reviewing and understanding the provisions of this Plan and the Exhibits filed as identified below.

By signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 3, including the Exhibits identified below, other than any Nonstandard Plan Provisions in Part 8.

/s/ Tiffini L. Isom

Debtor



Jan 7, 2020

Date

Joint Debtor

Date

/s/ John S. Simonian

Signature of attorney for Debtor(s)



Jan 7, 2020

Date

Print name: JOHN S. SIMONIAN

BBO Number (if applicable): 668316

Firm Name (if applicable):

Address: PO BOX 2

Address (line 2): PAWTUCKET RI 02862

Telephone: (401) 941-4800

E-mail Address: john@law-ri.com

The following Exhibits are filed with this Plan:

- ☒ Exhibit 1: Calculation of Plan Payment\*
- ☒ Exhibit 2: Liquidation Analysis\*
- ☒ Exhibit 3: Table for Lien Avoidance under 11 U.S.C. § 522(f)\*\*
- ☒ Exhibit 4: [Proposed] Order Avoiding Lien Impairing Exemption\*\*

	List additional exhibits if applicable.
+ -	

\*Denotes a required Exhibit in every plan

\*\*Denotes a required Exhibit if the box "Included" is checked in Part 1, Line 1.2.

Total number of Plan pages, including Exhibits: 15

### EXHIBIT 1 CALCULATION OF PLAN PAYMENT

a)	Secured claims (Part 3.A and Part 3.B.1-3 Total):	\$ 24,000.00
b)	Priority claims (Part 4.A and Part 4.B Total):	\$ 4,100.00
c)	Administrative expenses (Part 4.C.1 and Part 4.C.2 Total):	\$ 3,500.00
d)	Nonpriority unsecured claims (Part 5.E Total):	\$ 800.00
e)	Separately classified unsecured claims (Part 5.F Total):	\$ 0.00
f)	Executory contract/lease arrears claims (Part 6 Total):	\$ 0.00
g)	Total of (a) +(b) + (c) + (d) + (e) + (f):	\$ 32,400.00
h)	Divide (g) by .90 for total Cost of Plan including the Trustee's fee:	\$ 36,000.00
i)	Divide (h), Cost of Plan, by term of Plan, 60 months:	\$ 600.00
j)	Round up to the nearest dollar amount for Plan payment:	\$ 600.00

If this is either an amended Plan and the Plan payment has changed, or if this is a postconfirmation amended Plan, complete (a) through (h) only and the following:

k)	Enter total amount of payments the Debtor(s) has paid to the Trustee:	\$
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l)	Subtract line (k) from line (h) and enter amount here:	\$
m)	Divide line (l) by the number of months remaining (          months):	\$
n)	Round <b>up</b> to the nearest dollar amount for amended Plan payment:	\$

Date the amended Plan payment shall begin:

## EXHIBIT 2 LIQUIDATION ANALYSIS

### A. REAL PROPERTY

	Address (Sch. A/B, Part 1)	Value (Sch. A/B, Part 1)	Lien (Sch. D, Part 1)	Exemption (Sch. C)
<input type="checkbox"/> + <input type="checkbox"/> -	263 Cole Street, Seekonk, MA 02771 Bristol County	385,800.00	318,930.45	500,000.00

<b>Total Value of Real Property (Sch. A/B, line 55):</b>	<b>\$ 385,800.00</b>
<b>Total Net Equity for Real Property (Value Less Liens):</b>	<b>\$ 66,869.55</b>
<b>Less Total Exemptions for Real Property (Sch. C):</b>	<b>\$ 66,869.55</b>
<b>Amount Real Property Available in Chapter 7:</b>	<b>\$ 0.00</b>

### B. MOTOR VEHICLES

	Make, Model and Year (Sch. A/B, Part 2)	Value (Sch. A/B, Part 2)	Lien (Sch. D, Part 1)	Exemption (Sch. C)
<input type="checkbox"/> + <input type="checkbox"/> -	2016 Honda Accord 55,000 miles	20,000.00	16,877.00	7,500.00

<b>Total Value of Motor Vehicles (Sch. A/B, line 55):</b>	<b>\$ 20,000.00</b>
<b>Total Net Equity for Motor Vehicles (Value Less Liens):</b>	<b>\$ 3,123.00</b>
<b>Less Total Exemptions for Motor Vehicles (Sch. C):</b>	<b>\$ 3,123.00</b>
<b>Amount Motor Vehicle Available in Chapter 7:</b>	<b>\$ 0.00</b>



**C. ALL OTHER ASSETS** (Sch. A/B Part 2, no. 4; Part 3 through Part 7. Itemize.)

	Asset	Value	Lien (Sch. D, Part 1)	Exemption (Sch. C)
<input type="checkbox"/> + <input type="checkbox"/> -	furniture and appliances	6,000.00	0.00	6,000.00
<input type="checkbox"/> + <input type="checkbox"/> -	electronics	1,500.00	0.00	1,500.00
<input type="checkbox"/> + <input type="checkbox"/> -	1 mink coat and 1 short tailed beaver coa	2,000.00	0.00	2,000.00
<input type="checkbox"/> + <input type="checkbox"/> -	watches	1,400.00	0.00	1,400.00
<input type="checkbox"/> + <input type="checkbox"/> -	dog	0.00	0.00	0.00
<input type="checkbox"/> + <input type="checkbox"/> -	checking: Bank of America	1,000.00	0.00	1,000.00
<input type="checkbox"/> + <input type="checkbox"/> -	Pension: State of Rhode Island	0.00	0.00	0.00
<input type="checkbox"/> + <input type="checkbox"/> -	health insurance sponsored by the employer homeowners insurance policy on real estate Beneficiary: N/A	0.00	0.00	0.00
<input type="checkbox"/> + <input type="checkbox"/> -	employer sponsored Beneficiary: daughter	0.00	0.00	0.00
<input type="checkbox"/> + <input type="checkbox"/> -	Colonian Beneficiary: daughter and mother	0.00	0.00	0.00

<b>Total Value of All Other Assets:</b>	<b>\$ 11,900.00</b>
<b>Total Net Equity for All Other Assets (Value Less Liens):</b>	<b>\$ 11,900.00</b>
<b>Less Total Exemptions for All Other Assets:</b>	<b>\$ 11,900.00</b>
<b>Amount of All Other Assets Available in Chapter 7:</b>	<b>\$ 0.00</b>

**D. SUMMARY OF LIQUIDATION ANALYSIS**

Amount available in Chapter 7	Amount
A. Amount of Real Property Available in Chapter 7 (Exhibit 2, A)	<b>\$ 0.00</b>
B. Amount of Motor Vehicles Available in Chapter 7 (Exhibit 2, B)	<b>\$ 0.00</b>
C. Amount of All Other Assets Available in Chapter 7 (Exhibit 2, C)	<b>\$ 0.00</b>

**TOTAL AVAILABLE IN CHAPTER 7: \$ 0.00**

**E. ADDITIONAL COMMENTS REGARDING LIQUIDATION ANALYSIS:**

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**EXHIBIT 3**  
**TABLE FOR LIEN AVOIDANCE UNDER**  
**11 U.S.C. § 522(f)**

*If the Debtor(s) is avoiding more than one lien, the Debtor(s) shall provide the information in a separate table for each lien and identify the table as Exhibit 3.1, 3.2, etc. to correspond with the list of liens in Part 3.B.3.*

<b>Information Regarding Judicial Lien or Security Interest</b>	
Name of Debtor(s):*	Tiffini L. Isom
Name of Creditor:	Bristol County Savings Bank
Collateral: 263 Cole Street, Seekonk, Mass. 02771	
Lien Identification:** (Such as judgment date, date of lien recording, book and page number.)	Lien recorded in Book 24169, Page 180 on December 7, 2017 in the Bristol County North Registry of Deeds
<b>Calculation of Lien Avoidance</b>	
(a) Amount of lien:	\$ 7,112.45
(b) Amount of all other liens (exclusive of liens previously avoided or avoided pursuant to this Plan):	\$ 311,818.00
(c) Value of claimed exemptions:	\$ 500,000.00
(d) Total (a), (b), and (c):	\$ 818,930.45
(e) Value of interest in property of the Debtor(s):***	\$ 375,000.00
(f) Subtract (e) from line (d): Extent of exemption impairment: (Check applicable box below)	\$ 443,930.45
<input checked="" type="checkbox"/> The entire lien is avoided as (f) is equal to or greater than (a). The entire lien is avoided. (Do not complete the next section.)	
<input type="checkbox"/> A portion of the lien is avoided as (f) is less than (a). (Complete the next section.)	
<b>Treatment of Remaining Secured Claim</b>	
Amount of secured claim after avoidance (subtract (f) from (a)):	\$ 0.00
Interest Rate (if applicable):	N/A %

Monthly payment on secured claim	\$ N/A	
Estimated total payment on secured claim	\$ N/A	
*In a joint case, specify whether the lien to be avoided is on an interest of an individual debtor or the joint debtors.	<input checked="" type="checkbox"/> Individual Debtor	<input type="checkbox"/> Joint Debtors
	Name: Tiffini L. Isom	
**Attach a true and accurate copy of the document or the instrument evidencing such lien as filed or recorded with filing or recording information included.		
***Describe the evidentiary basis for the value of the interest in property of the Debtor(s): Broker's price opinion dated December 27, 2019, by Aubin Realty, 1460 Fall River Avenue, Seekonk, Mass. 02771		



EXHIBIT 4

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re: Tiffini L. Isom

Case No. 19-14352

Chapter 13

Debtor(s)

ORDER AVOIDING LIEN IMPAIRING EXEMPTION\*

Upon consideration of 1) the Chapter 13 Plan (the "Plan"), through which the Debtor(s) made a request to avoid the lien of Bristol County Savings Bank [name of creditor] pursuant to 11 U.S.C. § 522(f) as impairing the exemption of the Debtor(s); 2) the calculation of impairment set forth in Exhibit 3 to the Plan; 3) the Schedule of Exemptions filed by the Debtor(s); 4) the absence of an objection to the avoidance of the lien or the Court having overruled any and all objections to the request for lien avoidance in the Plan; 5) the entire record of proceedings in this case; 6) the Confirmation Order; and 7) the provisions of 11 U.S.C. § 522(f)(1) and (2), Fed. R. Bankr. P. 4003 and MLBR 4003-1,

The Court hereby orders and decrees that the lien of Bristol County Savings Bank [name of creditor] recorded on Dec 7, 2017 [date] at Bristol County North Registry of Deeds [registry or recording authority, as applicable] at Book 24169, Page 180 [book, page, certificate number, or filing number reference] impairs the Debtor(s)' exemption in 263 Cole Street, Seekonk, Mass. [address of property or other description] (the "Exempt Property") and declares that the lien covering the interest in exempt property of the Debtor(s) is avoided in its entirety [or avoided in part].

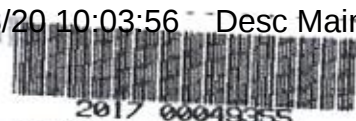
Pursuant to 11 U.S.C. § 349(b)(1)(B), the avoided lien shall be reinstated if the case is dismissed unless the Court, for cause, orders otherwise.

By the Court,

---

United States Bankruptcy Judge

\*This Exhibit may be modified to address each lien listed in Table



Bk: 24169 Pg: 180 Page: 1 of 2  
Doc: EXON 12/07/2017 01:05 P  
ATTEST: Barry J. Amaral, Register  
Bristol County North Registry of Deeds

IMAGE

SAMPLE IMAGE

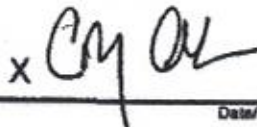
SAMPLE

<b>EXECUTION ON MONEY JUDGMENT</b>		<b>DOCKET NUMBER</b> 1731SC001064	<b>Trial Court of Massachusetts District Court Department</b>
<b>CASE NAME</b> Bristol County Savings Bank v. Tiffini L Isom			
<b>JUDGMENT DEBTOR AGAINST WHOM EXECUTION IS ISSUED</b>  Tiffini L Isom 263 Cole St. Seekonk, MA 02771		<b>COURT NAME &amp; ADDRESS</b> Taunton District Court 40 Broadway Street Taunton, MA 02780	
<b>JUDGMENT CREDITOR (OR CREDITOR'S ATTORNEY) WHO MUST ARRANGE SERVICE OF EXECUTION</b>  Daniel J Vieira, Esq. Vieira & DiGianfilippo Ltd. 480 Turnpike St South Easton, MA 02375		<b>JUDGMENT CREDITOR(S) IN WHOSE FAVOR EXECUTION IS ISSUED</b> Bristol County Savings Bank	
<b>FURTHER ORDERS OF THE COURT</b>			
<b>TO THE SHERIFFS OF THE SEVERAL COUNTIES OR THEIR DEPUTIES, OR (SUBJECT TO THE LIMITATIONS OF C. 41 § 92) ANY CONSTABLE OF ANY CITY OR TOWN WITHIN THE COMMONWEALTH:</b>			

TO THE SHERIFFS OF THE SEVERAL COUNTIES OR THEIR DEPUTIES OR (SUBJECT TO THE LIMITATIONS OF G.L. C. 41 § 92) ANY CONSTABLE OF ANY CITY OR TOWN WITHIN THE COMMONWEALTH:

The judgment creditor(s) has recovered judgment against the judgment debtor named above in the amount shown below:

**WE COMMAND YOU**, therefore, from out of the value of any real or personal property of such judgment debtor found within your territorial jurisdiction, to cause payment to be made to the judgment creditor(s) in the amount of the "Execution Total" shown below, plus additional postjudgment interest as provided by G.L. c. 235 § 8 on the "Judgment Total" shown below commencing from the "Date Execution Issued" shown below at the "Annual Postjudgment Interest Rate" shown below, and to collect your own fees, as provided by law. This Writ of Execution is valid for twenty years from the "Date Judgment Entered" shown below. It must be returned to the court, along with your return of service, within ten days after this judgment has been satisfied or discharged, or after twenty years if this judgment remains unsatisfied or undischarged.

1. Judgment Total	7,112.45	
2. Date Judgment Entered	09/19/2017	
3. Date Execution Issued	11/08/2017	
4. Number of Days from Judgment to Execution (Line 3 - Line 2)	50	
5. Annual Postjudgment Interest Rate		
6. Postjudgment Interest from Judgment to Execution (lines 1x4x5)	\$	
7. Postjudgment Costs (if any)	\$	
8. Credits (if any)	\$	
9. <b>EXECUTION TOTAL</b> (Lines 1 + 6 + 7, minus Line 8)	<b>\$7,112.45</b>	
LEVYING OFFICER: (a) Add daily interest from date execution issued.		
(b) Add your fees as provided by law:		
TESTE OF FIRST JUSTICE	DATE EXECUTION ISSUED	CLERK-MAGISTRATE/ASST. CLERK
WITNESS: Hon. Kevan J Cunningham	11/08/2017	x 

039

www.mass.gov/courts

Date/Time Printed: 11-28-2017 13:40:48

**A TRUE ATTESTED COPY**







## **Comparative Market Analysis**

To establish market value of

**263 Cole St.  
Seekonk, MA**

Prepared for Tiffini L Isom  
By Diane Aubin

**Contents of this  
Comparative Market Analysis**  
Prepared for Tiffini L. Isom

- Cover Page
- Subject Property Report
- Market Analysis Summary
- Side by Side Property Comparisons (3-up)
- Estimated Net Proceeds of Sale (Net Sheet)



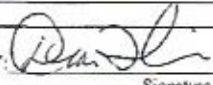
1460 Fall River Ave., Suite 11, Seekonk, MA 02771  
508-336-4000 Facsimile 508-336-3241

### BROKER'S PRICE OPINION

Exterior /Curb Side <input checked="" type="checkbox"/>		Inspection Date 12/27/2019	
Interior <input checked="" type="checkbox"/>		Reason	
Interior Access Denied <input type="checkbox"/>		BPO #	
BPO Firm Name <b>Aubin Realty</b>		Broker <b>Diane F. Aubin MA# 9049484</b>	Phone <b>508-336-4000</b>
<b>SUBJECT PROPERTY DESCRIPTION</b>			
Property Address <b>263 Cole St.</b>			Unit #
City <b>Seekonk</b>	County <b>Bristol</b>	State <b>MA</b>	Zip <b>02771</b>
Is property currently listed for sale with a real estate firm? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Name of Listing Broker, Salesperson or Firm	
Property Type: <input type="checkbox"/> Townhouse <input checked="" type="checkbox"/> SFD <input type="checkbox"/> 2 Fam <input type="checkbox"/> 3 Fam <input type="checkbox"/> 4 Fam <input type="checkbox"/> Condo <input type="checkbox"/> Mfg Home		Condo Fee \$	
Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			
<b>Estimate of repairs needed for subject property</b>			
<b>Interior:</b> Painting \$ _____ Structural \$ _____ Appliances \$ _____ Utilities \$ _____ Carpet/Floors \$ _____ Other \$ _____ Cleaning/Trash Removal \$ _____		<b>Exterior:</b> Painting \$ _____ Structural \$ _____ Landscaping \$ _____ Roof \$ _____ Windows \$ _____ Other \$ _____ Do you recommend repairs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Repairs Total: \$			

Overall Property Condition: <input type="checkbox"/> Excellent <input checked="" type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor	
Are there any items that require IMMEDIATE attention/action? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Title/Legal Issues? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Do any environmental issues affect the value of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If yes to any of the above, please explain:	

NEIGHBORHOOD			
Property Values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	Predominant Occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant		
Marketing Time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6	Vacancy Rate <input checked="" type="checkbox"/> 0-5% <input type="checkbox"/> 5-10% <input type="checkbox"/> 10-20% <input type="checkbox"/> 20% +		
No. of Active Listings in Neighborhood: 6	Price Range of Active Listings in Neighborhood: \$335,000.0 to \$534,900.00		
COMMENTS Median to Newer built homes in a strong market			

VALUE ESTIMATION			
Probable Sale Price	90-Day Marketing Time	120-Day Marketing Time	180-Day Marketing Time
As Is	\$375,000.00		
As Repaired			
Property should be listed: As Is: <input checked="" type="checkbox"/> As Repaired: <input type="checkbox"/>			
Anticipated Seller-Paid Financing Costs: \$5,000.00			
COMMENTS: (Describe your marketing strategy and reasons for As Is/As Repaired recommendations)			
Based on the current condition and true comparables for this property, it is in my opinion that this property has an as-is current retail value of \$375.00 on the open market assuming normal marketing time for this area.			
PREPARED BY: 		1-3-20	
Signature		Date	



COMPETITIVE LISTINGS							
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	263 Cole St., Seekonk						
Proximity to Subject							
Current List Price	\$	\$	\$	\$			
Current List Date							
Original List Price	\$	\$	\$	\$			
Original List Date							
VALUE ADJUSTMENTS (Use the following codes for the adjustments: S=Superior E=Equal I=Inferior U=Unknown)							
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ
Above Grade Room Count	Total # of Rooms 7 Bdrm 4 Baths 2	Total # of Rooms Bdrm Baths		Total # of Rooms Bdrm Baths		Total # of Rooms Bdrm Baths	
Gross Living Area	Sq. Ft. 1974	Sq. Ft.	Code	Sq. Ft.	Code	Sq. Ft.	Code
Location							
Site/Lot Size	24,829						
Design and Appeal	average						
Age (number of yrs. since house was built)	1972						
Overall Condition	good						
Garage/Carport	1						
Porch, Patio Deck, Pool, Fence	Fence						
Overall Rating/Est. \$ Value of Adjustments							
Indicate Property Most Comparable to Subject (Check One)							
COMMENTS: No current comparable listings on market.							

CLOSED SALES							
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	263 Cole St., Seekonk	105 Stratford Rd. Seekonk	91 Jean Drive, Seekonk	37 Robin Hood Dr.			
Proximity to Subject		.08 Mile	1.3 Miles				
Original List Price	\$	\$	\$	\$			
List Price When Sold	\$	\$375,000	\$369,900	\$389,000			
Sales Price	\$	\$380,000	\$375,000	\$375,000			
Sales Date		11/15/19	08/23/19	12/9/19			
Days on Market		4	1	12			
VALUE ADJUSTMENTS (Use the following codes for the adjustments: S=Superior E=Equal I=Inferior U=Unknown)							
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ
Above Grade Room Count	Total # of Rooms 7 Bdrm 4 Baths 2	Total # of Rooms 8 Bdrm 4 Baths 1,1		Total # of Rooms 7 Bdrm 4 Baths 2		Total # of Rooms 7 Bdrm 4 Baths 1,1	
Gross Living Area	Sq. Ft. 1974	Sq. Ft. 1934	Code	Sq. Ft. 1635	Code	Sq. Ft. 1792	Code
Sales or Financing Concessions		none		none		none	
Location							
Site/Lot Size	24,829	16,117		22,651		15,682	
Landscaping	average	average	E	average	E	average	E
Design and Appeal	average	average	E	average	E	average	E
Age (number of yrs. since house was built)	1972	1972	E	1968	E	1961	E
Overall Condition	good	good	E	good	E	good	E
Garage/Carport	1	1	E	1	E	1	E
Porch, Patio Deck, Pool, Fence	Fence	-0-		Deck		-0-	
Overall Rating/Est. \$ Value of Adjustments							
Indicate Property Most Comparable to Subject (Check One)							
COMMENTS:							

**Subject Property**

Prepared for Tiffini L Isom

**263 Cole St.  
Seekonk, MA 02771**

**Bedrooms :**

4

**Bathrooms :**

1.1

**Living Area (Square Feet) :**

1974

**Lot Size (Square Feet) :**

24829

**Year Built :**

1972

**Property Features :**



**1460 Fall River Ave., Suite 11, Seekonk, MA 02771  
508-336-4000 Facsimile 508-336-3241**

## Market Analysis Summary

Prepared for Tiffini L Isom

### Properties Recently Sold

Number of Properties: 6

Price Range: \$350,000 to \$405,000

Average Price: \$375,000

Median Price: \$375,000

Address	City	Beds	Baths		Living Area (Square Feet)	Days on Market	List Price	Sale Price	SP% of LP
			Full	Half					
69 Tanager Rd	Seekonk, MA : North Seekonk	4	2	1	1848	9	\$369,000	\$350,000	95%
226 Pleasant St	Seekonk, MA	4	1	1	1650	59	\$375,000	\$365,000	97%
91 Jean Dr	Seekonk, MA	4	2	0	1835	1	\$369,900	\$375,000	101%
37 Robin Hood Dr	Seekonk, MA : North Seekonk	4	1	1	1792	12	\$389,000	\$375,000	96%
105 Stratford Rd	Seekonk, MA : South Seekonk	4	1	1	1834	4	\$375,000	\$380,000	101%
96 Hope St	Seekonk, MA	4	1	1	1640	22	\$419,000	\$405,000	97%



1460 Fall River Ave., Suite 11, Seekonk, MA 02771  
508-336-4000 Facsimile 508-336-3241



## Property Comparisons

Prepared for Tiffini L Isom



69 Tanager Rd  
Seekonk, MA 02771



91 Jean Dr  
Seekonk, MA 02771



105 Stratford Rd  
Seekonk, MA 02771

MLS #	72457147	72536707	72574244
Status	Sold	Sold	Sold
List Price	\$369,000	\$369,900	\$375,000
Sale Price	\$350,000	\$375,000	\$380,000
List Date	2/26/2019	7/24/2019	10/2/2019
Off Market Date	3/5/2019	7/25/2019	10/6/2019
Sale Date	3/28/2019	8/23/2019	11/15/2019
Days on Market	9	1	4
Style	Colonial	Cape	Cape
Bedrooms	4	4	4
Full Baths	2	2	1
Half Baths	1	0	1
Total Rooms	8	7	8
Square Feet	1848	1835	1834
Acres	0.53	0.52	0.37
Lot Size (sq.ft.)	23087	22651	16117
Year Built	1978	1968	1972
Fireplaces	1	2	1
Garage Spaces	2	1	1
Garage Desc	Attached, Garage Door Opener, ...	Attached	Attached
Basement Desc	Full, Bulkhead, Concrete Floor	Full	Full, Interior Access, Bulkhea...
Int. Features			Cable Available, Internet Aval...
Ext. Features	Porch, Deck - Wood	Deck - Wood, Storage Shed, Pro...	Patio, Gutters, Storage Shed, ...
Sewer & Water			
Waterfront			
Beach Desc			
Assessed Value	\$323,100	\$314,800	\$289,300
Taxes	\$4,313	\$4,111	\$3,778
Tax Year	2018	2019	2019



1460 Fall River Ave., Suite 11, Seekonk, MA 02771  
508-336-4000 Facsimile 508-336-3241

## Property Comparisons

Prepared for Tiffini L Isom



226 Pleasant St  
Seekonk, MA 02771



37 Robin Hood Dr  
Seekonk, MA 02771



96 Hope St  
Seekonk, MA 02771

M.I.S. #	72525133	72576628	72531993
Status	Sold	Sold	Sold
List Price	\$375,000	\$389,000	\$419,000
Sale Price	\$365,000	\$375,000	\$405,000
List Date	6/25/2019	10/9/2019	7/10/2019
Off Market Date	7/29/2019	10/21/2019	7/31/2019
Sale Date	7/31/2019	12/9/2019	8/19/2019
Days on Market	59	12	22
Style	Cape	Colonial, Gambrel /Dutch	Bungalow
Bedrooms	4	4	4
Full Baths	1	1	1
Half Baths	1	1	1
Total Rooms	6	7	8
Square Feet	1650	1792	1640
Acres	0.61	0.36	1.08
Lot Size (sq.ft.)	26572	15682	47045
Year Built	1950	1961	1930
Fireplaces	0	1	1
Garage Spaces	1	1	2
Garage Desc	Attached	Under	Detached
Basement Desc	Full	Full	Full, Interior Access
Int. Features		Cable Available, Whole House Fan	
Ext. Features	Deck - Wood, Pool - Above Grou...	Patio, Gutters, Storage Shed, ...	Porch - Screened, Deck, Patio,...
Sewer & Water			
Waterfront			
Beach Desc			
Assessed Value	\$238,500	\$289,000	\$313,700
Taxes	\$3,184	\$3,774	\$4,132
Tax Year	2018	2019	2019



1460 Fall River Ave., Suite 11, Seekonk, MA 02771  
508-336-4000 Facsimile 508-336-3241

## Net Proceeds of Sale

Prepared for Tiffini L Isom

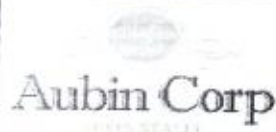
Seller's Name: Tiffini Isom

Property Address: 263 Cole St., Seekonk, MA

### PRICE RANGE

LOW HIGH

Sale Price .....	<b>\$365,625</b>	<b>\$384,375</b>
Loan Amount/Debt Owed on Property .....	\$0	\$0
Net Equity in Property (Sales Price - Loan Amount) .....	<b>\$365,625</b>	<b>\$384,375</b>
Estimated Selling/Closing Costs		
Brokerage Fee .....	\$18,281	\$19,219
Title V Certification .....	350	350
Smoke Detector Inspection .....	50	50
Attorney Fees .....	1,000	1,000
Misc.(Mortgage payoff, courier, etc.) .....	100	100
Tax Stamps .....	1,667	1,753
Approximate Total Costs .....	<b>\$21,448</b>	<b>\$22,472</b>
Estimate of Seller's Proceeds .....	<b><u>\$344,177</u></b>	<b><u>\$361,903</u></b>



1460 Fall River Ave., Suite 11, Seekonk, MA 02771  
508-336-4000 Facsimile 508-336-3241



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

In re: Tiffini L. Isom  
Debtor

Case No.: 19-14352  
Chapter 13

**AFFIDAVIT OF SERVICE OF CHAPTER 13 PLAN**

I, John S. Simonian, certify that service of a copy of this Plan was made on the creditors and in the manner set forth in the attached list on January 8, 2020.

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and was at all times during the service of a copy of this Plan, not less than 18 years of age and not a party to the matter concerning which service was made.

I declare that the foregoing is true and correct under penalty of perjury.

Dated: January 8, 2020

/s/John S. Simonian

John S. Simonian  
BBO#668316  
PO Box 2  
Pawtucket, RI 02862  
P: 401-941-4800  
Fax: 401-785-8313  
john@law-ri.com

Bristol County Savings Bank

Certified Mail: 7018 1830 0001 3384 9918

Attn: Patrick Murray, CEO  
35 Broadway  
Taunton, MA 02760

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

In re: Tiffini L. Isom  
Debtor

Case No.: 19-14352  
Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on January 8, 2020 and in accordance with MLBR, Appendix 1, Rule 13-4(b), I served a copy of this plan to parties on the attached list.

/s/John S. Simonian  
John S. Simonian BBO#668316  
474 Broadway  
PO Box 2  
Pawtucket, RI 02862  
P: 401-941-4800  
Fax: 401-785-8313  
[john@law-ri.com](mailto:john@law-ri.com)

Label Matrix for local noticing  
0101-1  
Case 19-14352  
District of Massachusetts  
Boston  
Wed Jan 8 09:48:07 EST 2020

Atlantic Collection Agency  
194 Boston Post Road  
East Lyme, CT 06333-1613

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Carolyn Bankowski-13-12  
Chapter 13-12 Trustee Boston  
P. O. Box 8250  
Boston, MA 02114-0950

Bristol County Savings Bank  
35 Broadway  
Taunton, MA 02780-3242

Capital One Bank  
POB 30281  
Salt Lake City, UT 84130-0281

Cavalry Portfolio Services  
500 Summit Lake Drive Ste 400  
Valhalla, NY 10595-2322

Cavalry Portfolio Services, LLC AAO Cavalry  
500 Summit Lake Drive Suite 400  
Valhalla, NY 10595-2321

Citizens Bank  
Attention Collections  
1 Citizens Drive  
Riverside, RI 02915-3035

Comcast  
PO Box 196  
Newark, NJ 07101-0196

Comenity Bank  
Bankruptcy Department  
PO Box 182125  
Columbus, OH 43218-2125

Comenity Bank Victoria Secret  
Bankruptcy Department  
PO Box 182125  
Columbus, OH 43218-2125

Comenity Capital Bank  
Bankruptcy Department  
PO Box 183043  
Columbus, OH 43218-3043

Daniel J Vieira  
Attorney and Counselor at Law  
480 Turnpike St  
South Easton, MA 02375-1774

Diana E Pearson  
Attorney and Counselor at Law  
1050 Main St No 2  
East Greenwich, RI 02818-3162

Diana E Pearson  
Attorney and Counselor at Law  
PO Box 178  
East Greenwich, RI 02818-0178

John Fitzgerald  
Office of the US Trustee  
J.W. McCormack Post Office & Courthouse  
5 Post Office Sq., 10th Fl, Suite 1000  
Boston, MA 02109-3901

Home Point Financial  
Attn Correspondence Dept  
11511 Luna Rd Ste 200  
Farmers Branch, TX 75234-6451

Internal Revenue Service  
Centralized Insolvency Operati  
PO Box 7346  
Philadelphia, PA 19101-7346

Tiffini L. Isom  
263 Cole Street  
Seekonk, MA 02771-5722

Kohls  
PO Box 3043  
Milwaukee, WI 53201-3043

LVNV Funding  
PO Box 10584  
Greenville, SC 29603-0584

Macys DSNB  
PO Box 8066  
Mason, OH 45040-8066

Midland Fundiing LLC  
PO Box 2001  
Warren, MI 48090-2001

Narragansett Bay Anesthesia  
Suite 325  
690 Canton Street  
Westwood, MA 02090-2324

Nordstrom  
Correspondence  
PO Box 6555  
Englewood, CO 80155-6555

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Raymour and Flanagan  
1000 Macarthur Blvd  
Mahwah, NJ 07430-2035

Reichert and Sons Fuel Oil  
210 Old Snake Hill Rd  
Chepachet, RI 02814-1783

SW Credit Systems LP  
4120 International Pkwy  
Ste 1100  
Carrollton, TX 75007-1958



Second Round LP  
PO Box 41955  
Austin, TX 78704-0033

John S. Simonian  
40 Montgomery St #2  
Pawtucket, RI 02862-7702

State of Massachusetts  
Charles Hurley Building  
19 Staniford Street  
Boston, MA 02114-2502

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Target Card Services  
PO Box 1581  
Minneapolis, MN 55440-1581

The Home Depot  
POB 6497  
Sioux Falls, SD 57117-6497

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bank of America  
PO Box 982234  
El Paso, TX 79998

Portfolio Recovery Associates  
PO Box 41067  
Norfolk, VA 23541

(d)Portfolio Recovery Associates  
Riverside Commerce Center  
120 Corporate Blvd Ste 100  
Norfolk, VA 23502

End of Label Matrix  
Mailable recipients 35  
Bypassed recipients 0  
Total 35